From:

Seymour Hepner <hepner@aol.com>

Sent:

Tuesday, September 22, 2015 8:44 AM

To:

EBSA, E-ORI - EBSA

Subject:

Options in Retirement Accounts

Options are very useful in retirement accounts to hedge one's positions and reduce the draw down when the market goes down. Accordingly, I am very much against the restriction of the use of options in retirement accounts. Seymour I. Hepner, M.D.